

Hello,

My name is Diane Kitchen. I am an auto owner in the state of Michigan. I am a no-fault policy owner for nearly 40 years. I am a registered voter. And I am the mother of a daughter who was hit by a car, getting off of her kindergarten school, on Valentine's Day 1989. As a result she is paralyzed from the neck down and uses a ventilator to breathe. She is a policyholder...she is a registered voter. And I am happy to say she is alive and well... physically, mentally and emotional. Thank God for the medical care available to her. Thank God for Michigan's No-fault auto insurance.

After reading HB 4936 I feel it is a disaster for the auto insurance policyholders of Michigan. It is horrendous to accident victims of Michigan. It is unfair to the medical providers. It is incorrect with the cost of medical reductions including, but not limited to, nursing/caregiver amounts. But is it fantastic for the insurance companies.

I haven't sleep a night since I heard about HB 4936. This bill will kill my daughter. It really, really will. Yes, the medical and rehabilitation is expensive. That's why we buy insurance! Thank God we have all paid our premiums to make Michigan the model state it is on taking care of its people. I am proud to live here.

I have "surveyed" people on this issue. I have asked anyone from all walks of lives their opinions.

My questions....do you want to give up your unlimited medical coverage for injuries due to an auto accident? Do you want a bill that guarantees loss of benefits but does not guarantee lower premiums?

I asked my dentist as I sat in the chair. I asked a Walmart cashier as I shopped. I asked a doctor at my appointment, a pharmacy delivery man, a college student, a senior citizen, a consignment store employee, a psychologist, a gym employee...and the list goes on. **EVERYONE said NO.** These are voters. These are auto owners. These are people who are fed up with the greed. They don't have the time or money to go to Lansing. They are not lobbyists or powerful people. They are people you represent and they count on all of you to do the best for them.

In 1994 I was involved with Proposition C. I called legislative people until someone would tell me what money was in the MCCA, the response was \$3billion dollars. That was after the bills were paid. I wish my check book looked so good.

In 1998 we created "Elisha's Law" for bus safety. I worked on this law for 2 years. I loved being involved for something that would help your children. And working with the legislative people who supported it.

Please do the right thing. Protect your people. Find the facts. If MCCA had \$3billion dollars in 1994 and the bills are paid...what's in there now? I think you will find that the unlimited medical coverage is working. That there is a surplus of money that would allow the insurance companies to reduce our premiums and still provide the benefits that Michigan's No-fault system created in the '70's. That the citizens of Michigan want and voted in favor of.

Only one problem would remain. Only one thing that is triggering these proposed changes; profits for the insurance companies. After all, isn't this what it is all about?

The citizens of Michigan count on you. I count on you. My daughter counts on you. Please do the right thing. Please do not support this bill. Only then will I be able to sleep at night.

Thank you and God bless us all.

Diane E Kitchen
1330 Cedar Street
Hancock, MI 49930
(906)482-2156